

GENERAL RULES THAT APPLY TO ALL FIRST NATIONAL BANK GHANA LIMITED PERSONAL DEBIT CARDS

1. STEPS YOU MUST TAKE TO SAFEGUARD THE CARD AND PIN

In order to prevent unauthorised transactions, you agree to take all reasonable steps to safeguard the card and any personal identification number (PIN) that is associated with the card. You must do the following:

- Comply with all security requirements published/issued by us from time to time.
- You must change any PIN we issue to you immediately. You must not disclose your PIN to anyone.
- You must keep the PIN secret and separate from the card.
- On receiving the card, you must immediately sign the card with a ballpoint pen.
- Only the authorised cardholder may use the card. You may not transfer the card to any other person or allow any other person to use the card.
- The card may not be used for any illegal transactions. You alone are responsible for ensuring that a transaction is lawful.
- You must apply the PIN and/or sign a transaction slip as required by the supplier of any goods or services.
- When a card has expired, you must destroy the card by cutting through the magnetic strip.
- You must take all reasonable steps to prevent any unauthorised use of the card and or pin (if pin is issued) You must notify us immediately if any of the following occurs or you suspect they may occur:
 - The card is lost or stolen.
 - Someone has obtained the PIN.
 - Unauthorised transactions on the account.

Only the customer may set and change limits that apply to the card at a First National Bank branch or online.

2. REPLACEMENT AND EXPIRY OF THE CARD

The card is valid until the last day of the month of the expiry date shown on the card as valid date. The cardholder may only use the card during this period. The customer or the cardholder may request us to issue a replacement card provided that the customer's mandate is still in force if:

- the card is lost,
- the card is stolen,
- the card is damaged,
- the card has expired, and/or

The same limits and functionality will apply to the replacement card. In certain cases we will issue the renewal card automatically. We will advise you where to collect the card or you may collect a renewal card at a First National Bank branch once we have verified your identity.

3. OUR RIGHT TO DEBIT THE ACCOUNT OR DECLINE TRANSACTIONS

All transactions for purchases and/or services or cash withdrawals will be debited to the selected linked account. Each time the card or the card number (and PIN, where applicable) is used in a transaction; we can debit the account with the transaction amount even if no transaction slip or cash withdrawal voucher was signed. If there are insufficient funds in the account, we can decline a request to authorise a transaction.

4. DISPUTES WITH SUPPLIERS

A dispute between you and any supplier of goods/services will not affect our right to debit the account and/or receive payment of the transaction amount from you. You do not have the right to:

- instruct us to refuse to pay the supplier; or
- request a charge-back of payment already made to the supplier, for goods purchased or services obtained with the card, or
- have any claim, or institute any counter claim against us, or to apply set-off against us.

Any payment that we have made to a supplier for any transaction is final and irreversible, unless allowed by the VISA rules and regulations, as published by VISA from time to time or if there was duplication in payment because of human and/or technical error by the supplier. You must raise any card-related disputes within 30 (thirty) days after the transaction date with the branch at which the account is held, by completing the relevant dispute forms.

5. CHARGES, FEES AND OTHER COSTS

We may charge a card issuing fee for new cards.

We may charge a card replacement fee if the card is lost, stolen or damaged. The account will be charged with:

- a fee for each transaction made through the use of the card, as advised by us from time to time,
- a dispute fee, if you raise a dispute against a supplier for any purchase/transaction, and the purchase/transaction is proved to be correct, and
- a voucher fee for any request made to us to obtain a duplicate voucher from a supplier (if available).

Our fees are set out in our pricing brochure which is available at any First National Bank branch or on www.firstnationalbank.com.gh, with the exception of the dispute and voucher fees which are available from any First National Bank Branch.

6. CARDHOLDER AND CUSTOMER ARE JOINTLY AND SEVERALLY LIABLE FOR ALL TRANSACTIONS

The account holder may nominate additional cardholders to whom we may issue additional cards and PIN's, if required.

You agree that once the additional cardholder has been issued with an additional card and PIN, that person will have unlimited access to the funds in the account/s linked to the additional card. You accept liability for all transactions performed by the cardholder using the card. If the customer does not pay us in full for the transactions, the cardholder will be jointly and severally liable to us as co-principal debtor for all amounts and any other obligations arising out of these rules. All amounts include interest levied on the transaction amount/s and applicable fees/charges, owing to us on the account through the use of the card.

7. LIABILITY

You will be liable for:

- all unauthorised card-based transactions until we have been notified of the loss or theft of the card;
- any unauthorised transaction that has been debited to the account through any person other than the cardholder using the PIN, unless the cardholder can prove that such person did not obtain the PIN as a result of the cardholder's negligence;
- any unauthorised transaction that has been debited to the account through any person other than the cardholder using the card for purchases/transactions made by mail order, telephone / or electronically, unless the cardholder can prove that such person did not obtain the card or card number as a result of the cardholder's negligence.

We are not responsible for any loss the customer and/or cardholder may suffer as a result of a failure, temporary breakdown or malfunction of any ATM or POS or other card payment device.

8. LOST CARD PROTECTION

- Lost card Protection (if available) will protect you against unauthorised and fraudulent use of the card, except for PIN-based transactions, from the time of the loss or theft of the card until you have notified us of the loss or theft.
- If either the customer or the cardholder is negligent in safeguarding the card or reporting the theft or loss of the card, they will not enjoy Lost card Protection.
- Any delay in reporting the loss or theft of the card, will be regarded as negligence and the customer and the cardholder will have to prove that they were not negligent.

9. TERMINATION

- We may, at our sole discretion and without reason, terminate our agreement with you, and/or the cardholder's right to use the card, on notice to the customer.
- We reserve the right to terminate this agreement and the cardholder's right to use the card with immediate affect in any of the following circumstances:
 - in the case of fraud, or suspected fraud;
 - if we are compelled by law;
 - if the cardholder has not used the card for a reasonable period of time,
 - where required to protect our interest.
- The customer has the right to claim possession of the card from the cardholder on demand, but the customer is not entitled at any time to any knowledge or access to the cardholder's PIN, if issued. Such possession of the card must be notified to us in writing, and the card returned to us.
- When this agreement is terminated, the customer's and the cardholder's full indebtedness to us with respect to all card transactions remain due and payable, subject to the arrangements in place in respect of the account.
- Should the customer request us to close the account, the card must be returned to us immediately. A 7 (seven) day period will apply before the account is closed to allow for settlement of any outstanding transactions made by the cardholder but not yet processed by a supplier.

10. GENERAL

- The card remains our property and must be returned to us immediately at our request.
- If you are a minor (under the age of 18) then these terms & conditions will also apply to your parent or legal guardian (with the appropriate amendments).
- The card is VISA branded, issued by us under license of VISA.
- We may from time to time amend these rules, by notifying the customer of the changes. The customer undertakes to inform the cardholder of any changes to this agreement.
- If you are dissatisfied with the changes, you have the right to terminate the agreement prior to the expiry of 21 (twenty-one) days after notification of the changes has been sent to you.
- The changes will be binding on you and will form part of the agreement upon expiry of the 21(twenty-one) day period.